

**Snell & Wilmer**  
L.L.P.

LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
[www.swlaw.com](http://www.swlaw.com)

RECEIVED  
CENTRAL FAX CENTER

NOV 02 2005

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

10:30

**FACSIMILE TRANSMISSION**

DATE: November 2, 2005

TIME IN:  
TIME OUT:

TO:

Name	Fax Number	Phone Number
Commissioner of Patents UNITED STATES PATENT AND TRADEMARK OFFICE	(571) 273-8300	(800) 786-9199

FROM: Emma Harty PHONE: 602-382-6347

RE: Serial No. 10/709,859; Confirmation No.: 3858; Our Docket No. 70655.3500

**MESSAGE:**

To Whom it May Concern:

Attached is the Reply and Amendment in the above-referenced application. Feel free to contact me with any questions at 602-382-6347.

Thank you,  
Emma Harty, Reg. No. 56,677

ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Cover): 6

CONFIRMATION NO.:

CLIENT MATTER NO.: 70655.3500

PLEASE RETURN TO: Beverly Fletcher, 16S12 PERSONAL FAX: No

REQUESTOR: Emma Harty DIRECT LINE: 602-382-6347

**IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.  
OUR FACSIMILE NUMBER IS (602) 382-6070.**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

1623206.2

PAGE 1/6 \* RCVD AT 11/2/2005 12:29:02 PM [Eastern Standard Time] \* SVR:USPTO-EFXRF-6/24 \* DNIS:2738300 \* CSID:602 382 6070 \* DURATION (mm:ss):02-20

RECEIVED  
CENTRAL FAX CENTER

NOV 02 2005

## CERTIFICATE OF FACSIMILE/MAILING PURSUANT TO 37 C.F.R. § 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and that a confirmation copy is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 2, 2005By:   
Beverly FletcherIN THE UNITED STATES PATENT AND TRADEMARK OFFICE**PATENT**

Applicants: **Mark E. Robinson, et al.** Attorney Docket No.: **70655.3500**  
Serial No.: **10/709,859**; Confirmation No.: **3858** Group Art Unit: **2876**  
Filed: **June 2, 2004** Examiner: **Edwyn Labaze**  
Title: **TRANSACTION AUTHORIZATION SYSTEM AND METHOD**

**AMENDMENT AND REPLY**

Mail Stop Amendments  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 21, 2005, of which this Reply is filed within the shortened three-month period for reply, please consider the following amendments and remarks:

Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.